

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

BRIAN CRAIG FITZGERALD
COLLEEN MARIE FITZGERALD
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-10984 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/14/2016 and confirmed on 12/19/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		75,842.81
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		75,842.81

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	3,667.63	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,667.63

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	GOLDMAN SACHS MORTGAGE CO Acct: 9661	0.00	23,158.13	0.00	23,158.13
	PNC BANK NA Acct: 5049	694.90	694.90	0.00	694.90
	PNC BANK NA Acct: 5049	0.00	0.00	0.00	0.00
	GOLDMAN SACHS MORTGAGE CO Acct: 9661	33.67	33.67	0.00	33.67
	CITIZENS BANK NA(*) Acct: 6946	32,356.64	32,356.64	2,874.34	35,230.98
					59,117.68

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	BRIAN CRAIG FITZGERALD Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,000.00	3,000.00	0.00	0.00

*** NONE ***

Unsecured					
	AMERICAN EXPRESS CENTURION BNK Acct: 1006	783.11	178.60	0.00	178.60
	AMERICAN EXPRESS Acct: 7843	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 7175	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: 6596	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 4281	5,124.97	1,168.85	0.00	1,168.85
	DISCOVER BANK(*)	16,334.64	3,725.44	0.00	3,725.44

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2990				
	DISCOVER PERSONAL LOANS**	12,662.87	2,888.02	0.00	2,888.02
	Acct: 6786				
	LANDIN DENTAL ASSOC	0.00	0.00	0.00	0.00
	Acct: 987				
	BILL ME LATER INC A/S/F SYNCHRONY B,	2,949.11	672.60	0.00	672.60
	Acct: 3677				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 8731				
	MIDLAND FUNDING LLC	2,077.34	473.78	0.00	473.78
	Acct: 1000				
	MIDLAND FUNDING LLC	3,237.94	738.48	0.00	738.48
	Acct: 7378				
	MIDLAND FUNDING LLC	928.35	211.73	0.00	211.73
	Acct: 5370				
	WARREN GENERAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER PERSONAL LOANS**	0.00	0.00	0.00	0.00
	Acct: 6786				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1000				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					10,057.50

TOTAL PAID TO CREDITORS

69,175.18

TOTAL CLAIMED

PRIORITY 0.00

SECURED 33,085.21

UNSECURED 44,098.33

Date: 12/23/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

BRIAN CRAIG FITZGERALD
COLLEEN MARIE FITZGERALD
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-10984 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brian Craig Fitzgerald
Colleen Marie Fitzgerald
Debtors

Case No. 16-10984-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brian Craig Fitzgerald, Colleen Marie Fitzgerald, 16469 Route 957, Bear Lake, PA 16402-3733
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14363745	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14306568	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14306569	+ Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14306578	+ Discover Personal Loan, 502 East Market Street, Greenwood, DE 19950-9700
15336166	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14306580	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067
14306584	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14306581	+ Paul E Landin DMD, 12605 Jackson Run Road, PO Box 597, Sugar Grove, PA 16350-0597
14306583	+ Pnc Bank, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
14306590	+ Warren General Hospital, Two Crescent Park West, Warren, PA 16365-2199

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	PNC Bank National Association, PO Box 94982, Cleveland, OH 44101
cr	+ Email/Text: bncmail@w-legal.com	Dec 28 2021 02:41:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14306567	+ Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:40:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14306573	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2021 02:40:00	Citizens Bank, Attn: Bankruptcy, 443 Jefferson Boulevard, Ms Rjw-135, Warwick, RI 02886
14320293	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 28 2021 02:40:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14370535	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14306571	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:38	Citibank / Best Buy, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14306572	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:55	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14306574	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity Bank / Bon Ton, 3100 Easton Square Plaza, Columbus, OH 43219-6232
14306575	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity Bank / Peebles, Po Box 182125, Columbus, OH 43218-2125

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14306576	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 28 2021 02:40:00	Comenity Bank / Victoria Secret, Po Box 18215, Columbus, OH 43218
14309843	Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14306577	+ Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14309411	+ Email/Text: dplbk@discover.com	Dec 28 2021 02:41:00	Discover Personal Loans, PO BOX 30954, Salt Lake City, UT 84130-0954
14306570	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 28 2021 02:39:30	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14306579	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 28 2021 02:40:00	Kohls / Capital One, Po Box 3120, Milwaukee, WI 53201-3120
14361071	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2021 02:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14364835	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14380032	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307631	+ Email/PDF: rmscedi@recoverycorp.com	Dec 28 2021 02:39:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14306582	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:51	PayPay Credit, PO Box 5138, Timonium, MD 21094-5138
14951924	+ Email/Text: bncmail@w-legal.com	Dec 28 2021 02:41:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14306585	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:50	Synch / Toys R Us DC, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14306586	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:31	Synchrony Bank / JCPenneys, Po Box 965064, Orlando, FL 32896-5064
14306587	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:51	Synchrony Bank / Lowes, Po Box 965064, Orlando, FL 32896-5064
14306588	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:29	Synchrony Bank / Old Navy, Po Box 965064, Orlando, FL 32896-5064
14306589	+ Email/PDF: gecscedi@recoverycorp.com	Dec 28 2021 02:39:42	Synchrony Bank / Sams Club, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	DISCOVER PERSONAL LOANS, PO Box 30954, Salt Lake City, UT 84130-0954
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14363746	*	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14370047	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096, Dallas, TX 75261-9741

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: jmar

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Colleen Marie Fitzgerald dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Brian Craig Fitzgerald dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joshua I. Goldman	on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Maria Miksich	on behalf of Creditor Goldman Sachs Mortgage Company mmiksich@kmlawgroup.com
Matthew Christian Waldt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 10